

STANDING CHAPTER 13 TRUSTEE ALEJANDRO OLIVERAS RIVERA  
REPORT OF ACTION TAKEN  
MEETING OF CREDITORS

1/3

In re:

VALENTIN MORALES CAMACHO

Case No. 10-11157-MCF

Chapter 13

Attorney Name: MARILYN VALDES ORTEGA\*

I. Appearances

Debtor ☒ Present ☐ Absent

Joint Debtor ☐ Present ☐ Absent

Attorney for Debtor ☒ Present ☐ Absent

☐ Pro-se

☒ Substitute Att. J. Rodriguez-Perez

Date: January 03, 2011

Time: 1:15 PM Track:       

☒ This is debtor(s)        Bankruptcy filing.

Liquidation Value: \$ 18,650.00

Creditors

PV = \$ 21,642.00

- none -

II. Oath Administered

☒ Yes

☐ No

III. Documents Filed/Provided

☒ Schedules

☒ Statement of Financial Affairs (SOFA)

☒ Statement of Current Monthly Income (SCMI)

☒ Credit counseling briefing certificate (CCC)

☐ Waiver requested by debtor(s)

☐ DSO Certificate

☐ DSO Recipient's information

☒ State Tax Returns 06-09 ☒ Returned

☐ Federal Tax Returns        ☐ Returned

☐ Evidence of income (60 days prior to petition)

IV. Status of Meeting

☒ Closed

☐ Not Held

☐ Continued

at

V. Trustee's Report on Confirmation

☐ FAVORABLE

☒ UNFAVORABLE

Ms. Myrna Rivera - direct payments.

☐ Feasibility

☐ Insufficiently funded

☐ Unfair discrimination

☒ Fails liquidation value test

☐ Fails disposable income test (I & J)

☐ No provision for secured creditor(s)

☒ No DSO certificate (Post-petition)

☐ Evidence of income

☐ Missing ☐ Incomplete

☐ Stmt. of Current Monthly Income

☐ Incomplete ☐ Missing

☐ Fails commitment period ☐ Fails Disp. Income

☐ Certificate of Credit briefing

☐ Missing ☐ More than 180 days

☐ Issuer not certified by U.S.T.

☐ Treat value of collateral separately

☐ No provision for insurance

☐ Tax returns missing

☐ State - years       

☐ Federal - years       

☐ Incomplete schedules

☐ Incomplete S.O.F.A.

☐ Other:

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VI. Plan

(Cont.)

Date: December, 9, 2010 Base \$ 35,100.00 ☒ Filed Evidence of Pmt shown: \_\_\_\_\_

Payments 1 made out of 1 due. ☐ Not Filed

VII. Confirmation Hearing Date: March, 3, 2011

VIII. Attorney's fees as per R. 2016(b)

\$3,000.00 - \$ 330.00 = \$ 2,670.00

IX. Documents to be provided w/in \_\_\_\_\_ days

☐ Amended schedules \_\_\_\_\_

☐ Amended S.O.F.A. \_\_\_\_\_

☐ Insurance estimate \_\_\_\_\_

☐ Amended plan \_\_\_\_\_

☐ Assumption/Rejection executory contract \_\_\_\_\_

☐ Business Documents \_\_\_\_\_

☐ Monthly reports for the months \_\_\_\_\_

☐ Appraisal \_\_\_\_\_

☐ State tax returns years \_\_\_\_\_

☐ Public Liability Insurance \_\_\_\_\_

☐ Federal tax returns years \_\_\_\_\_

☐ Premises \_\_\_\_\_

☐ Correct SS # (Form B21)

☐ Vehicle(s) \_\_\_\_\_

☐ Debtor ☐ Joint debtor

☐ Licenses issued by: \_\_\_\_\_

☐ Other: \_\_\_\_\_

☐ M.T.D. to be filed by Trustee: Debtor(s): ☐ failed to appear; ☐ failed to commence payments;

☐ failed to keep payments current; ☐ does (do) not qualify as a debtor (§109); \_\_\_\_\_

☐ Other: \_\_\_\_\_

COMMENTS

① Trustee to review amended schedule C. (d.17)  
② According to state order dated 10/6/2010, child support payments are \$1,451.00 (temporarily); however, schedule discloses child support payments of \$1,600 - debtor to clarify. He testified a hearing was held on 12/20/10 - however, no state court pronouncement as to final amount of DSO

Alacag payment.  
Trustee/Presiding Officer

Date: January 03, 2011

(Rev.)

③ Provide copy of divorce judgment - August, 2010. Per testimony, no liquidation of community property has been filed.

## 341 MEETING MINUTES CONTINUATION SHEET

DEBTOR(S) NAME: Valentin Mora GmachoCASE NO. 10-11157-MCF

## COMMENTS CONTINUATION:

(4) Amend I - eliminate pro rata provision of X-mas Bonus; and provide for periodic payments. Debtor received \$4,000.00 X-mas bonus used to pay attorneys fees - state court. Provide for half of X-mas Bonus.

(5) Provide maturity date of Petin loan.

Tax history: 2009: \$5354 2008: \$5098 2007: \$2719

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R. G. Gmacho  
TRUSTEE OR PRESIDING OFFICER

DATE: 1/3/11PAGE: 3